

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 18–25409–JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joanna Pastore
aka Joanna M McLaughlin
503 W. Maple Avenue
Merchantville, NJ 08109

Social Security No.:
xxx–xx–9357

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 10, 2022

JAN: kaj

Jeanne Naughton
Clerk

In re:
Joanna Pastore
Debtor

Case No. 18-25409-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: May 10, 2022

Form ID: cscnodsc

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2022:

Recip ID	Recipient Name and Address
db	#+ Joanna Pastore, 503 W. Maple Avenue, Merchantville, NJ 08109-2022
cr	+ MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
517678796	Agentra Healthcare Solutions, 4201, #1500, Spring Valley Rd, Dallas, TX 75244
517925659	++++ MIDFIRST BANK, GROSS POLOWY, LLC., 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court:, MidFirst Bank, Gross Polowy, LLC., 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311
517678801	+ Merchantville Borough, 1 W. Maple Avenue, Merchantville, NJ 08109-5103
517678804	PSE&G CO, PO BOX 14444, New Brunswick, NJ 08906-4444
517796479	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 10 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517678797	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 10 2022 20:45:37	Capital One Bank (USA), PO Box 6492, Carol Stream, IL 60197-6492
517678799	Email/Text: documentfiling@lciinc.com	May 10 2022 20:37:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
517678800	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 10 2022 20:38:00	Comenity-Wayfair, PO box 659617, San Antonio, TX 78265-9617
517678798	Email/PDF: ais.chase.ebn@aisinfo.com	May 10 2022 20:45:25	Chase Home Mortgage, PO BOX 24696, Columbus, OH 43224-0696
517806862	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 10 2022 20:45:36	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517678802	Email/Text: bankruptcy@sccompanies.com	May 10 2022 20:38:00	Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364
517678803	+ Email/PDF: pa_dc_claims@navient.com	May 10 2022 20:45:37	Navient, 123 Justison Street, 3rd Floor,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: May 10, 2022

Form ID: cscnodsc

Total Noticed: 19

517741175	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 10 2022 20:37:00	Wilmington, DE 19801-5363
517678804	^ MEBN	May 10 2022 20:34:17	Navient Solutions, LLC, on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
			PSE&G CO, PO BOX 14444, New Brunswick, NJ 08906-4444

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519519109	##+	Joanna Pastore, 503 West Maple Avenue, Merchantville, NJ 08109-2022
517678805	##	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2022 at the address(es) listed below:

Name	Email Address
Craig Scott Keiser	on behalf of Creditor MIDFIRST BANK A FEDERALLY CHARTERED SAVINGS ASSOCIATION craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Joanna Pastore mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Lynn Therese Nolan	on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com lnolan@grosspolowy.com
Rebecca Ann Solarz	

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: May 10, 2022

Form ID: cscnodsc

Total Noticed: 19

on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

Rhondi L. Schwartz

on behalf of Debtor Joanna Pastore mail@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12